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under the *Clarke v. West Ham* case tried in the article referred to, but as Dr. McNair brought out, they are a little more liberal there in allowing the carrier to limit common-law liability. I think the ticket would also be upheld in the State of New York, under the *Anderson v. Erie* case, which allows them to limit liability by giving the passenger consideration, for instance, a reduced rate, but I do not think a limitation of liability would be upheld in the majority of states in this country.

In California, *Stephens v. Southern Pacific*, 159 Cal., also cited in that article, the court said it did not make any difference what the consideration is, as long as the passenger pays some compensation for carriage the common-law liability can not be limited. I wrote the article on the assumption that the majority of the companies are common carriers.

CHAIRMAN ZOLLMANN: There has been one request made by the Resolutions Committee, and that is, if anybody in the meeting has a proposed resolution, that he give it to someone at the desk, so it will reach the Resolutions Committee in due course. I hope if any of you has a resolution which you want to submit, that it will be delivered to the desk immediately after the gavel falls.

The meeting is adjourned.

The meeting adjourned at twelve-thirty o'clock.

WEDNESDAY AFTERNOON SESSION

August 20, 1930

The meeting convened at two o'clock, Major Reed Landis presiding.

CHAIRMAN LANDIS: The Conference will please come to order. One of the most important questions in connection with the development of air transportation is, of course, the insurance subject. We have spent a lot of time and a lot of effort and a lot of thought on questions of liability and that sort of thing. Every company operates very carefully, scrutinizing its costs and methods of reducing them, endeavoring to provide greater inducements to the passengers and customers to use its services, and it all gets back in a very direct way to the insurance background.

We are privileged this afternoon to have a paper read to us which has been prepared by Major G. L. Lloyd, who is a partner in Barber & Baldwin, Inc., New York, major underwriters of aviation insurance. Major Lloyd has had a very distinguished career in aviation, having served with the British Flying Corps throughout the war, and having achieved an outstanding personal record. He has, since that time, been in business in Europe and the United States, primarily connected with insurance, and in recent years entirely connected with insurance. This paper will be read for him, because he has very unhappily been called to Paris. He reached Paris today, rather than Chicago, and he is as sorry as we are that he had to go.

His paper will be read by Mr. Paul Brown of Bowes & Company, the Chicago representatives of Barber & Baldwin. (Applause.)